



# Private Hospital Value Plus *Your Plans and Benefits*

April 2025



Supported by



## What you're covered for

Your latest membership statement will show the name of your plan and give other details which are relevant to you

Benefits		Limits – Benefits apply to each <b>member</b> each policy <b>year</b> unless otherwise stated
Area of cover		Area 1 Worldwide
Overall annual maximum benefit	We will pay up to the maximum shown each <b>year</b> for each <b>member</b> .	€600,000
In-patient and daycare treatment - pre-authorisation required		
1. Hospital Charges	<p>a) Accommodation charges inclusive of routine nursing and special nursing when approved; drugs and dressings used for in-patient or daycare <b>treatment</b> for non-surgical and non-oncology related admissions</p> <p>b) Operating theatre fees (including eligible appliances), recovery room fees, surgical drugs and dressings used for in-patient or daycare <b>treatment</b>. Limits are for each operation unless otherwise stated.</p> <p>Category and level of complexity of operations is determined by <b>our schedule of procedures</b> as Minor, Intermediate, Major, Extra- Major and Complex. In <b>Malta</b> and the <b>UK</b>, <b>hospitals</b> used must be approved by <b>us</b>.</p>	<p>a) Full settlement of reasonable charges when <b>you</b> have <b>treatment in supporting hospitals in Malta</b>. Elsewhere benefit will be limited to: In-patient €175 per night, Daycare €120 per day</p> <p>b) Full settlement of reasonable charges when <b>you</b> have <b>treatment in supporting hospitals in Malta</b>. Elsewhere the following limits will apply per classification of operation: Minor: €190 Intermediate: €285 Major: €500 Extra Major: €600 Complex: €1,100</p>
2. Surgeons' and Anaesthetists' charges	<p>Surgeons' and anaesthetists' charges for each operation unless otherwise stated. This includes pre- and post-operative consultations while an in-patient or daycare patient.</p> <p>Category and level of complexity of operations is determined by <b>our schedule of procedures</b> as Minor, Intermediate, Major, Extra- Major and Complex.</p>	<p>Full settlement of reasonable charges when <b>you</b> have <b>treatment in supporting hospitals in Malta</b>. Elsewhere the following limits will apply per classification of operation: S: Surgeon A: Anaesthetist Minor (local): S: €120 A: €60 Minor (general): S: €200 A: €120 Intermediate: S: €400 A: €250 Major: S: €775 A: €300 Extra Major: S: €850 A: €400 Complex: S: €1,200 A: €400</p>
3. Physicians' charges	Physicians' charges for in-patient and daycare <b>treatment</b> . This includes intensive care.	Full settlement of reasonable charges when you have <b>treatment in supporting hospitals in Malta</b> . Elsewhere up to €65 per day
4. Specialist consultations, diagnostic procedures (except PET, CT and MRI Scanning) and physiotherapy	Charges for consultations, diagnostic procedures and physiotherapy during and following admission as an in-patient or daycare patient.	Full settlement of reasonable charges when you have <b>treatment in supporting hospitals in Malta</b> . Elsewhere up to €400 per year.
5. Additional accommodation	<p>a) Charges for one adult relative staying in the same <b>hospital</b> as a child <b>member</b> who is under 16 years of age. This is paid from the child's benefit.</p> <p>b) Benefit is also payable for charges for a child being breast-fed to stay in the same <b>hospital</b> with his or her nursing mother who is herself a <b>member</b>. This is payable from the mother's benefit</p> <p>These benefits are only available if <b>treatment</b> is eligible for payment.</p>	Full settlement of reasonable charges when <b>you</b> have <b>treatment in supporting hospitals in Malta</b> . Elsewhere up to €40 per night.
6. Cash benefit	Cash benefit for each night the <b>member</b> receives free <b>treatment</b> . We will pay this benefit only if the <b>treatment</b> the <b>member</b> receives would have been eligible for benefit privately under this <b>policy</b> .	<p>€50 per night</p> <p>We will pay for up to 40 nights a <b>year</b>.</p>
7. Psychiatric Illness	<p>Charges for in-patient or daycare <b>treatment</b> of psychiatric illness given by a psychiatrist. Benefit is payable for <b>treatment</b> given by a psychotherapist or psychologist when under the control of a psychiatrist.</p> <p>This benefit is not eligible for cash benefit (Benefit 6) and will be payable only if we give prior approval to <b>treatment</b>.</p>	Full settlement of reasonable charges up to a maximum of 28 days in a five- <b>year</b> period. Benefit is only payable when <b>you</b> have <b>treatment in Malta</b> .

## Other treatment

8. Oncology	Radiotherapy, chemotherapy and oncology related tests (including PET, MRI and CT scanning), drugs and <b>specialist</b> fees for <b>treatment</b> received as in-patient, out-patient or daycare patient during a course of oncology <b>treatment</b> .	Full settlement of reasonable charges when <b>you</b> have <b>treatment</b> in <b>supporting hospitals</b> in <b>Malta</b> . Elsewhere limited, per course, to €500 for <b>specialist's</b> fees and €500, per course, for radiotherapy, chemotherapy and oncology related tests and drugs. By course <b>we</b> mean a course of six cycles of chemotherapy or six weeks of radiotherapy. Up to a maximum of two courses per <b>year</b> .
9. PET, MRI and CT scanning for non-oncology related treatment	Positron emission tomography, magnetic resonance imaging and computerised tomography (brain and body scanning) received: a) as an in- or daycare patient only when referred by a <b>specialist</b> b) as an out-patient only when referred by a <b>specialist</b> <i>Benefit will only be payable when <b>we</b> give prior approval.</i>	Full settlement of reasonable charges when <b>you</b> have <b>treatment</b> in <b>supporting hospitals</b> in <b>Malta</b> . Elsewhere benefit will be taken from the in-patient <b>specialist</b> consultation limits shown in benefit 4.
10. Ambulance Transport	This is to pay for a road ambulance for emergency transport to, from or between <b>hospitals</b> when medical supervision is required while being transported.	Full settlement of reasonable charges when <b>you</b> have <b>treatment</b> in <b>supporting hospitals</b> in <b>Malta</b> . Elsewhere up to €800 each <b>year</b> .

## Out-patient treatment

11. Out-patient surgical procedures	Surgical procedure received as an out-patient	Benefit is payable out of benefits 1(b) & 2 above
12. Family doctor charges	<b>Family doctor</b> charges for consultations	Up to €150 each <b>year</b>
13. Expert health information helpline – +44 (0) 1892 556753 Phone access to international health information service.	<p>This service gives <b>you</b> access to speak to a medical expert (nurses, midwives, pharmacists and counsellors) whenever <b>you</b> need to do so. <b>You</b> only pay for the call charge to</p> <p>a) access the latest information on vaccinations or health precautions before travelling b) check on symptoms that are worrying <b>you</b> c) understand the facts on a health condition d) call for support and reassurance</p> <p>This service does not diagnose medical conditions or prescribe medicine but it can give the latest information about specific illnesses and conditions, treatments and medicine as well as provide guidance and support</p>	<p>Nurses and counsellors are available 24/7. Midwives and pharmacists are available Monday to Friday from 08:00 to 20:00 GMT; Saturday and UK public holidays from 08:00 to 16:00 GMT; and Sunday 08:00 to 12:00 GMT</p> <p>The call is completely confidential and completely separate from <b>our</b> claims service. <b>You</b> can choose to remain anonymous with no record of <b>your</b> call. Or <b>you</b> can ask the Expert health information service team to make a note of <b>your</b> call in case <b>you</b> want to call again.</p>

## Optional Cover

The following Optional Cover is only applicable if stated as such in **your** latest membership statement

Preventive Care	
a) Annual dental examination and/or routine eyesight testing by an optometrist.	Up to €60
b) Skin cancer screening.	Up to €60
c) Alternative or complementary <b>treatment</b> on referral by <b>your family doctor</b> . That is chiropractic, acupuncture, homeopathic or osteopathic <b>treatment</b> given by a qualified practitioner who is registered to practice as a chiropractor, acupuncturist, homeopath or osteopath where the <b>treatment</b> is given. This benefit is payable in addition to any similar benefit in <b>your</b> benefits table as applicable to <b>your plan</b> .	Up to €125
d) Prosthetic appliances not forming an integral part of a <b>surgical procedure</b> .	75% of the cost up to a maximum of €250
e) Outpatient clinic fee	Up to €8 per visit
Benefits (c) Alternative or complementary <b>treatment</b> on referral by <b>your family doctor</b> and (d) Provision of prosthetic appliances, are governed by all the benefits, exclusions and conditions of <b>your</b> agreement including Section 2 Benefits <b>we</b> pay for.	
Preventive Care Plus. All the Preventive Care benefits (a), (b), (c), (d) and (e) PLUS benefits (f), (g), (h) and (i)	
f) Routine cervical cancer screening including the consultation fee; routine mammography and/or breast ultrasound examination for women aged 40 years or over, annual prostate examination, prostate ultrasound and prostate specific antigen test for men aged 40 years or over	Up to €170
g) Liver function tests, lipid profile, complete blood count, fasting blood glucose test, urine analysis and <b>family doctor</b> consultation for routine test for <b>members</b> aged 40 years or over as part of a preventive health check. When these tests are carried out as part of a regular monitoring programme for chronic non-pre-existing conditions, benefits are not payable when incurred within the first twelve months of being registered for this optional benefit.	Up to €125
h) Bone densitometry including consultation for <b>members</b> aged 40 years or over	Up to €125 every two years
i) Stress electrocardiogram (ECG) including consultation for <b>members</b> aged 40 years or over	Up to €250 every two years
Benefits (h) and (i) are not payable when incurred within the first twelve months of being registered for this optional benefit	

These tables should be read in conjunction with your latest Membership Statement, Membership Handbook and Addendum which, together with these tables, comprise your contract of insurance with us.

**Contact us:**

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Calls may be recorded and/or monitored for quality assurance, training and as a record of our conversation

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